



Scholarships are offered by many organizations, including federal and state governments and private sources, such as:

- Employers
- Individuals
- Companies/Corporations
- High schools and colleges
- Religious groups
- Unions
- Military
- Chamber of Commerce
- Professional associations

Scholarship eligibility

You can be considered for a scholarship for any of the following reasons (and more):

- Academic performance
- Athletic achievement
- Financial need
- Religious affiliation
- Minority status
- Heritage
- Community affiliations
- A unique set of criteria that's important to the organization providing funds

State and Federal Sources of Financial Aid Funds

The federal government provides \$33 billion in grant aid to post-secondary education students annually. The aid comes in several forms:

Need-based federal aid:

- ✓ Federal Pell Grants
- ✓ Federal Subsidized Stafford Loans
- ✓ Federal Supplemental Educational Opportunity Grants
- ✓ Federal Work Study
- ✓ Perkins Loans

Financing options:

- ✓ Federal PLUS loans (also known as Direct Plus Loans)
- ✓ Federal Unsubsidized Stafford Loans (Also known as Federal Direct Unsubsidized Loans)
- ✓ Other parent loans
- ✓ Alternative Student Loans

In order to receive a grant from the federal program, your college must qualify to administer these grants. Check with your school's financial aid department to be sure your school is a qualified participant. The internet site where you can fill out your "Free Application for Federal Student Aid", (FAFSA), <http://www.fafsa.ed.gov>, provides great information about federal grant programs.